

Certificate Number: 16339-PAE-DE-033630093

Bankruptcy Case Number: 16-11837



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 31, 2019, at 1:16 o'clock PM EDT, Franceina Thorne completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 31, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor